



Don't get scammed on your way to college!

"This scholarship is guaranteed or your money back."

Wrong. No one can guarantee to get you a grant or scholarship. Remember, too, that refund guarantees often have conditions or strings attached. Get refund policies in writing.

"You can't get this information anywhere else."

Unlikely. Many free lists of scholarships are available. Check with your school counselor or librarian for free information about current scholarships before you pay someone for the same or similar information. For more information about paying for college, visit the U.S. Department of Education's Web site for students at www.studentaid.ed.gov

"May I have your credit card or bank account number to hold this scholarship?"

No way. It may be a setup for an unauthorized withdrawal from your account. Don't give out your or your parents' credit card or bank account number on the phone without first getting all the information in writing.

"We'll do all the work."

Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.

"The scholarship will cost you some money."

That doesn't make sense. Free money should not cost a thing. Don't pay anyone who claims to be "holding" a scholarship for you.

"You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist in a contest" (that you didn't enter).

Be careful. Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate. Some places imitate legitimate foundations, federal agencies, and corporations. They might even have official-sounding names, using such words as "National," "Federal," "Division," and "Foundation" to fool students and parents into thinking they are legitimate enterprises.

To find out how to spot, stop, and report a scholarship scam, contact the Federal Trade Commission at FTC Consumer Response Center, H-240, 600 Pennsylvania Ave., NW, Washington, DC 20580.

Web site: www.ftc.gov/scholarshipscams
Telephone (National Fraud Information Center):
1-877-FTC-HELP (1-877-382-4357)
(TTY:1-866-653-4261)

